

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re: _____) Case No. 15-46132
Renee Reding) Chapter 13
) Judge Surratt-States, Courtroom 7N
Debtor(s)) 3/31/2016 11:00

FIRST AMENDED CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

\$360.00 per month for 60 months.
per month for _____ months, then _____
per month for _____ months, then _____
per month for _____ months.
A total of _____ through _____ then _____
per month for _____ months
beginning with the payment due in _____

In addition, Debtor shall pay to the Trustee and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of _____, if any, to be paid to the Trustee.

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

1. **Trustee and Court Fees.** Pay Trustee a percentage fee as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. **Executory Contract/Lease Arrearages.** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

| CREDITOR NAME | TOTAL AMOUNT DUE | CURE PERIOD |
|------------------|---------------------|----------------|
| | | 6 |

3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

| CREDITOR NAME | MONTHLY PAYMENT | BY DEBTOR / TRUSTEE |
|------------------|--------------------|------------------------|
| | | |

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

| CREDITOR NAME | MONTHLY PAYMENT | EST. MONTHS REMAINING |
|------------------|--------------------|--------------------------|
| | | |

(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s)

in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 5 below.

| CREDITOR NAME | MONTHLY PAYMENT |
|------------------|--------------------|
| | |

(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

| CREDITOR NAME | MONTHLY PAYMENT | BY DEBTOR / TRUSTEE |
|------------------|--------------------|------------------------|
| | | |

(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

| CREDITOR NAME | TOTAL AMOUNT DUE | INTEREST RATE |
|------------------|---------------------|------------------|
| | | 4.75% |

4. **Attorney Fees.** Pay Debtor's attorney fees in equal monthly payments over 12 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay arrearage on debt secured by liens on real property in equal monthly installments over the period and with the interest rate identified below, estimated as follows:

| CREDITOR NAME | TOTAL AMOUNT DUE | CURE PERIOD | INTEREST RATE |
|------------------|---------------------|----------------|------------------|
| | | 48 | 0.00% |

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly

| CREDITOR | payments over the period set forth below with EST. BALANCE DUE | 4.75% REPAY PERIOD | % interest. TOTAL WITH INTEREST |
|------------------------------|--|--------------------------|---------------------------------------|
| First Financial Credit Union | \$14,786.00 | 60 | \$16,640.38 |

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set

forth below with 4.75% % interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9(A), estimated as set forth below:

| CREDITOR | BALANCE DUE | FMV | REPAY PERIOD | TOTAL WITH INTEREST |
|----------|----------------|-----|-----------------|------------------------|
| | | | 60 | |

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below.

| CREDITOR | EST. BALANCE | TRUSTEE / CO-DEBTOR | PERIOD | INTEREST RATE |
|----------|-----------------|------------------------|--------|------------------|
| | | | | 4.75% |

(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay \$ \$2,961.50 of debtor's attorney's fees and any additional attorney fe

allowed by the Court.

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

| CREDITOR NAME | EST. TOTAL DUE | TRUSTEE / CO-DEBTOR | INTEREST RATE |
|------------------|-------------------|------------------------|------------------|
| | | | 4.75% |

(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to §§ 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

| CREDITOR | TOTAL DUE | TOTAL AMOUNT PAID BY TRUSTEE (100% or lesser dollar amount) |
|-----------------------------------|--------------|---|
| Missouri Department of Revenue | \$38.00 | |
| 0 | | |

8. **Priority Claims.** Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

| CREDITOR NAME | TOTAL AMOUNT DUE |
|-----------------------------------|---------------------|
| Missouri Department of Revenue | \$38.00 |
| 0 | |

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors.

Estimated total owed: \$ **\$20,141.00**

Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$ **\$0.00**

Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$ **\$0.00**
Debtor guarantees a minimum of \$ **\$0.00** (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

| CREDITOR | COLLATERAL |
|----------|------------|
| | |

(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

| CREDITOR | CONTRACT/ LEASE |
|----------|--------------------|
| | |

Why Not Lease It Washing machine, chair
Tim and Terri Smith Residential Lease

10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.
12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.
13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily. Within fourteen days of filing federal and state income tax returns, Debtor shall provide a copy of each return to the Chapter 13 Trustee.
14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

Feb 29 2016

DATE

/s/ Renee Reding

DEBTOR: ***Renee Reding***

DATE

Int.DEBTOR:

A copy of Debtor's Proposed Chapter 13 Plan was mailed to all parties on the attached list on March 1, 2016.

/s/ Sean C. Paul
Sean C. Paul, #59371MO
8917 Gravois Rd.
St. Louis, MO 63123
(314) 827-4027, Fax: (314) 222-0619
scp@stlbankruptcyfirm.com

Label Matrix for local noticing
0865-4
Case 15-46132
Eastern District of Missouri
St. Louis
Mon Feb 29 18:22:07 CST 2016

1st Financial Federal
5916 N Lindbergh Blvd
Hazelwood, MO 63042-3124

1st Financial Federal Credit Union
Sommars & Associates LLC
911 Washington Ave., Ste 415
St Louis, MO 63101-1271

Brother Loan and Finance Co.
c/o Sher & Shabsin, P.C.
1 Campbell Plaza, #1A North
St. Louis, MO 63139-1781

American InfoSource LP as agent for
DIRECTV, LLC
PO Box 51178
Los Angeles, CA 90051-5478

Archerfield Funding, LLC
c/o Sher & Shabsin, P.C.
1 Campbell Plaza, Suite 1 A North
St. Louis, MO 63139-1781

ANIC Enterprises, LLC
c/o Sher & Shabsin, P.C.
1 Campbell Plaza
Suite 1A North
St. Louis, MO 63139-1781

Cba Collection Bureau
25954 Eden Landing Rd
Hayward, CA 94545-3837

Consumer Collection Mn
2333 Grissom Dr
Saint Louis, MO 63146-3322

Credit Coll
Po Box 9134
Needham, MA 02494-9134

Credit One Bank Na
Po Box 98875
Las Vegas, NV 89193-8875

(p)DIRECTV LLC
ATTN BANKRUPTCIES
PO BOX 6550
GREENWOOD VILLAGE CO 80155-6550

Fed Adj Co
7929 N. Pt. Wash.
Milwaukee, WI 53217-3135

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107-0145

Hunter's Ridge Apartments
c/o: Law Offices of Kenneth J. Bini, P.C.
12412 Powerscourt Drive Ste. 225
St. Louis MO 63131-3663

John Soeder III, Attorney at Law
1 CAMPBELL PLAZA
1 A NORTH
Saint Louis, MO 63139

LVNV Funding LLC
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Missouri Department of Revenue
Bankruptcy Unit
PO Box 475
Jefferson City MO 65105-0475

Modern Finance Co
10432 Page Ave
St. Louis, MO 63132-1230

Modern Finance Co.
c/o Van Dillen & Flood, P.C.
1420 Strassner
St. Louis, MO 63144-1871

National Credit Adjusters, LLC
Purchaser of W
PO Box 3023
Attn: Michael Swanson
Hutchinson, KS 67504-3023

Office of US Trustee
111 S Tenth St, Ste 6.353
St. Louis, MO 63102-1127

Premier Bankcard, Llc
c o Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-7999

RMS -The Receivable Management Services C
P.O. Box 280431
East Hartford, CT 06128-0431

SCAUZZO COUNTY PROPERTIES, LLC
800 S. HIGHWAY DRIVE
Fenton, MO 63026-2022

(p)SENEK SERVICES CORP
3333 FOUNDERS ROAD
2ND FLOOR
INDIANAPOLIS IN 46268-4933

Southfield Apartments
c/o Kenneth Bini
1610 Des Peres Rd Ste 360
Saint Louis, MO 63131-1850

Southfield Apartments
c/o Law Offices of Kenneth J. Bini P.C.
12412 Powerscourt Drive Ste. 225
St. Louis MO 63131-3663

Tek-collect Inc
871 Park St
Columbus, OH 43215-1441

Tim and Terri Smith
808 Winter Lake Ct.
Saint Louis, MO 63125-3287

USPS
Attn. Payroll Department
2825 Lone Oak Parkway
Eagan, MN 55121-9640

Van Dillen, James
1420 Strassner Dr.
Saint Louis, MO 63144-1871

Wells Fargo Financial
Mac 4031-080
Des Moines, IA 50309

Why Not Lease It
1750 Elm Street Suite 1200
Manchester, NH 03104-2919

John V. LaBarge Jr
Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143-0908

Renee A. Reding
4325 Robert Avenue
St Louis, MO 63116-2116

Sean C. Paul
The Law Offices of Sean C. Paul, PC
8917 Gravois Rd
2nd Floor
St. Louis, MO 63123-4623

Terri Smith
808 Winter Lake Court
St. Louis, MO 63125-3287

Tim Smith
808 Winterlake Ct
St Louis, MO 63125-3287

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Direct TV
P.O. Box 9001069
Louisville, KY 40290-1069

Senex Services Corp
3333 Founders Rd
2nd Floor
Indianapolis, IN 46268

| | End of Label Matrix |
|---------------------|---------------------|
| Mailable recipients | 40 |
| Bypassed recipients | 0 |
| Total | 40 |